**FREQUENTLY ASKED QUESTIONS BY CUSTOMERS**

ABOUT GLOVER
Glover is a company duly registered with CAC with RC Number: 1484208. a company duly registered under the Laws of the Federal Republic of Nigeria.

We're your one-stop-shop for all Giftcards, convert excess Airtime to cash, and make Bill Payments on the go!

Our platform is designed with you in mind; simple, and easy to use without assistance.

Experience a faster, easier, and more reliable way to buy and sell your Gift cards with Glover.

HAVE FEW QUESTIONS?

**What happened to the Gift-cards trade on Patricia?** The Gift-cards and Digital Assets services have been acquired by Glover. Hence you can now buy and sell your Gift cards on Glover. It means that you will no longer be able to trade Gift cards on Patricia as we’ve found a new home for it.

**What are the services that I would have access to on Glover?**Glover is a marketplace where you can buy and sell your Gift-cards, make bill payments, purchase airtime and data as well as convert your Airtime to Cash. You can do all these on the Glover App and website.

**Can I still buy Gift-cards with crypto?**Glover does not support crypto services or payments. You can only trade Gift-cards with fiat currency.

**Is my Patricia account number still valid?**Glover is a different entity from Patricia. This means that you would not be able to fund your Glover wallet using your Patricia account number. To see your new Glover account number:
***- On your wallet, click on “deposit”, then select “account number”.
- You will see your Glover account number.
- You can share this to receive funds into your wallet.***

***Do I need to Register a new account?***If you have an account with Patricia, you do not need to register a new account.
You can log in to Glover with the same login details.

**What happens to the money in my Patricia account?**You can withdraw your funds from your Patricia account using the Peer to Peer withdrawal feature.
Please go to ***[www.Patricia.co](http://app.mypatricia.co/)*** and login with your Patricia credentials to access your balance and withdraw your funds.

**I cannot log in with my Patricia account on glover**If you signed up on Patricia between 15th and 18th March, Chances are that you would not be able to login to glover with that login details. You can create a new account ***[here](https://app.gloverapp.co/register/name)*** with the same login details.
We apologize for the inconvenience.

**I am a Ghanaian user. How does this affect me?**Charlie, everything works perfectly for you as usual. For now, you might only notice your emails are finer than before.
Thank you don’t mention it!

 **GIFTCARDS**

**1**. **HOW TO SELL GIFT CARDS:**

Sign up with Glover by clicking on [SIGN UP](https://app.gloverapp.co/register/name)

If you have signed up, please [log in](https://app.gloverapp.co/login) to your account.

- On your Dashboard, click on “Gift Cards” (Read the Terms and conditions for trade carefully then proceed).

- From the options select the type of card you want to sell in the 'Sell Gift Card' menu.

- From the options select the Country/Currency of the card you want to sell.
- Select the value of the card(s) you intend to trade.

- Upload the card(s) and await a confirmation notification.

On the Mobile app;

- Sign in to App.

- On your Homescreen, tap "Giftcard"
- Tap Sell Giftcard (Read the Terms and conditions for trade carefully then proceed).

- From the options select the type of card you want to sell in the 'Sell Gift Card' menu.

- From the options select the Country/Currency of the card you want to sell.

- Select the value of the card(s) you intend to trade.

Upload the card(s) and await a confirmation notification.

**2. HOW TO BUY GIFT CARDS (When there are no funds in the User’s wallet):**

You can fund your wallet by:
- click on "wallet" from your dashboard
- Click on *"deposit"
-* Copy your Glover account number.
- Head to your Bank Mobile App, locate Wema bank
Initiate the transaction.
- Once your transaction is successful, the funds will be credited to your Glover wallet.

Once your wallet is funded, please:
- Click on ‘Gift Card’ on your Dashboard.
- Select ‘Buy’ Gift Card
- From the Gift card options, please select the card you want to purchase,
- Select the ‘country’ and input the amount of the card you want to buy,
- Select the Gift Cards amount and click on “Continue”
Confirm your payment.
The redemption code of the card purchased will be sent to your registered Glover email.

**3. HOW TO BUY GIFT CARDS (When Wallet is funded):**

Get the Glover App and sign up; Click [here](https://app.gloverapp.co/register/name) to know-how.

- Click on ‘Gift Card’ on your Home screen.

- Select ‘Buy’ Gift Card

- From the Gift card options, please select the card you want to purchase,
- Select the ‘country’ and input the amount of the card you want to buy,

- Select the Gift Cards amount and click on “Continue”

- Confirm your payment.

The redemption code of the card purchased will be sent to your registered Glover email.

On the [Website](https://gloverapp.co/login)

- Login to your Glover account and Click on Gift card
- Select Buy Gift card.

- From the Gift card options, please select the card you want to purchase,

- Select the ‘country’ and input the amount of the card you want to buy,

- Select the Gift Cards amount and click on “Continue”

- Confirm your payment.

The redemption code of the card purchased will be sent to your registered Glover email.

**4. DIFFERENCE BETWEEN PHYSICAL CARDS, E-CODES & LARGE CARDS:**

- **PHYSICAL CARDS** are the clear image/picture of the Gift cards and the value of this card is 100 or less.

- **E-CODES** are codes of Gift cards without an actual image. In other to trade e-codes, It is either typed out, written on a paper or sent via email.

- **LARGE CARDS** are cards with value above 100 and are usually traded at a lesser rate.

**5. WHAT DOES ‘INVALID CODES’ MEAN?**

Invalid codes mean that the code is incorrect or has not been properly activated for

use. You will need to contact your source or the Merchant (the named Brand) for clarification on this Issue.

**6. WHAT ARE UNACTIVATED GIFT CARDS?**

Most Gift cards are activated when they’re purchased. However, some gift cards need to be activated by the recipient before they can be used; these are called UNACTIVATED CARDS.

You can activate a Gift card by calling the Merchant (the named Brand) or inputting the correct activation numbers.

**7. WHAT DOES “NO CURRENCY EXISTS FOR THIS CARD” MEAN?**

This simply means that the country (of origin) of the card is not being traded at that particular time.

GLOVER trades the card of the countries listed on the dashboard.

**8. HOW TO GET TRANSACTION REFERENCE NUMBER/ID:**

- Select the transaction option on your Menu Bar.

- Select the actual transaction you want. (You can find it on the extreme left of the page with the title **‘Transaction ID’**)

**9. WHY IS THE RATE OF GIFT CARDS LOW ON GLOVER?**

The rate of gift cards on GLOVER is determined on the demand and market value of the card at this time. You may check back later to see if there is an increase in the rate. In the meantime, please keep your cards safe and private to avoid card theft.

**10. WHY IS MY ACTIVATED GIFT CARD DECLINED AS** ‘***ALREADY REDEEMED’***?

We will suggest that you contact the gift card company to confirm who redeemed the card and where it was redeemed because we do not have this information for further investigations. We value your trust and we will never break it. Do let us know the feedback gotten as regards this case. Thank you!

**11. HOW DO I KNOW MORE ABOUT MY TRANSACTION?**

After logging in,

- Select the transaction option on your ***‘dashboard***’,

- Click on the particular transaction you want for more information.

All the details on that transaction will be revealed.

**12. WHAT IS THE RATE OF MY CARD(S)?**

You can check on all our rates for different cards by clicking on this link: https://app.gloverapp.co/rates

**13. WHY IS MY TRANSACTION PENDING?**

This is because the trade is yet to be attended to.

Please exercise patience as your transaction would be attended to soon.

**14. WHAT DO I DO WHEN MY GIFT CARD IS DECLINED AS *‘UNACTIVATED*’?**

If your gift card is declined with the message “Inactivated”, please

- contact the brand store or the offline store where the card was purchased to have the card activated.

- Request for a second step activation at the store if the card was not properly activated.

**15. WHAT DOES *‘BOOK BALANCE’* MEAN?**

Book balance is the amount in a customer’s wallet before/she initiates a withdrawal. It may include amount not yet cleared for withdrawal.

**16. HOW DO I GET PAID AFTER A SUCCESSFUL TRANSACTION?**

You get paid in your GLOVER account, once your card(s) are CONFIRMED.

* On your wallet, click on the ‘Transfer’ option

 The amount withdrawn will be paid to the local Bank of your choice, within 5minutes to 1hours.

**17. I GOT A NOTIFICATION THAT STATES I HAVE A FLAGGED TRANSACTION, WHY?**

This is because you uploaded a card(s) for that transaction on the wrong channel. Hence the restriction on your account for 3 hours.

Subsequently, we implore you that all card transaction should be carried out using the right channel

**18. MY CARDS WERE DECLINED AS ‘*INVALID CARDS’*, WHAT DO I DO?**

- Kindly check with the retailer for more details on how to redeem your code if your

promo code was provided by a third party.

- Check with the retailer or Store if your card has been activated.

- Check to confirm if promo codes are expired. (You can refer to the promotion

terms or contact the retailer for more information).

- Contact the Support/helplines of the store if you still have challenges with the car

**PERFECT MONEY**

**1. WHAT IS PERFECT MONEY?**

Perfect Money is a financial service that allows users to make instant payments and money transfers securely throughout the Internet.

It opens unique opportunities to Internet users and owners of Internet Businesses.

**2. IS PERFECT MONEY SAFE?**

Perfect Money, just like Bitcoin is a cryptocurrency. It is accepted widely online and in some countries as a means of exchange. Although it is less popular than Bitcoin. The major difference between Bitcoin and PM is that Perfect Money is a stable Cryptocurrency while Bitcoin is very dynamic in price.

**3. HOW DO I OPEN A PERFECT MONEY ACCOUNT?**

- Kindly visit the Perfect Money official website and access the Perfect Money ***‘Registration’*** page.

- Follow the prompts on the ‘***Registration’*** page to complete your registration process.

- Read and agree to the Terms of Service given by Perfect Money, then click the ***“Sign up”*** button.

**4. WHERE CAN I LOCATE MY PERFECT MONEY ADDRESS?**

Your Perfect Money address can be found immediately you log in to your account. it is usually starts with a letter U... on the same line as the Perfect Money account balance at the time.

**5. HOW TO BUY PERFECT MONEY ON PATRICIA:**

- Sign in to your ***‘Dashboard’,***

- Click on the ***‘Perfect Money’*** option.

- Select the ***‘Buy’*** Perfect Money option.

- Input your ‘***Perfect Money ID’*** and the amount you wish to buy (ensure that it is a round dollar value)

- Confirm Buy Request and await your PM account to be credited.

**6. HOW TO SELL PERFECT MONEY:**

- Proceed to your ***‘Dashboard’***,

- Click on the ‘Perfect Money’ option

- Select the ***‘Sell’*** Perfect Money option,

- Input your PM address and the dollar value you wish to sell

**Note:** The value of your transaction will be calculated and displayed in Naira

**7. CONFIRMATION TIME FOR PERFECT MONEY TRANSACTIONS:**

All Perfect Money transactions take less than 20 minutes to be confirmed. This is from the time the transaction is initiated to the time it is confirmed.

**PAYMENT**

**1. WHY IS MY PAYMENT BEING DELAYED?**

This could be due to the receiving bank's network. We implore you to reach out to our customer service representatives on Live chat if you are yet to receive payment after 24hours.

**2. WHY AM I BEING CHARGED #100 AS WITHDRAWAL CHARGE?**

In a bid to achieve a secure and seamless transaction, we partner with some banks to ensure this kind of transaction.

**3. HOW DO I WITHDRAW TO MY PRIMARY ACCOUNT?**

- Select the ***‘Wallet’*** option from your ***‘Dashboard’***

- Select the ***‘Transfer’*** option.
- Click on ‘**Own bank account**’

- Input the amount you want to withdraw and click on ***‘Withdraw’.*** (Kindly note that there is a withdrawal fee of 100 naira on every withdrawal made)

**4. HOW DO I TRANSFER TO ANOTHER GLOVER USER**

- Select the ***‘Wallet’*** option from your ***‘Dashboard’***- Select the ***‘Transfer’*** option.
- Click on ‘**Glover user**’
- Input ‘ **user phone number/username’** and amount and click on **‘Finish’**

**5. HOW DO I SET UP MY ACCOUNT DETAILS ON THE WEBSITE?**

- Click on Settings on your ‘Dashboard’,

- Click on ***“Bank Account”,***

- Click on ***“Add new bank account”.***

- Fill in the necessary information that is required.

**6. HOW DO I CHANGE MY PRIMARY ACCOUNT DETAILS?**

- Go to ***‘Settings”*** on your Dashboard

- Select ***‘Bank’*** Account

- Click on **“edit”** on the upper right corner of the box.

- Fill in the necessary details,

- Click on ***“Add Account”.***

Your Account would be set up for usage.

Kindly note that your bank account details can only be changed once in 60 days.

**7. I DEPOSITED MONEY IN MY WALLET AND IT’S YET TO REFLECT, WHY?**

The Deposit feature is an instant fund transaction feature. Where it is yet to reflect in your wallet in two hours after a successful transfer, please contact any of our Customer Care Representatives on this link [http://support.gloverapp.co/support/tickets/new](http://support.gloverapp.co/support/tickets/new%22%20%5Ct%20%22https%3A//gloverapp.freshchat.com/a/464965903456052/inbox/2/0/conversation/_blank) for further resolution.

**8. HOW DO I GET PAID AFTER A SUCCESSFUL TRANSACTION?**

You get paid in your Glover wallet once your card(s) have been CONFIRMED and your transaction is successful, you can then withdraw at any given day or time into your local Bank as to which the payment would be gotten within 5minutes to 1hours.

**9.WHY CAN’T I FIND MY BANK AT THE POINT OF WITHDRAWAL?**

You can't withdraw using your bank at this time because your bank is currently unavailable due to network issues from the Bank. Please check back in 3 hours.

**10. CAN I MAKE DEPOSITS USING A FOREIGN CARD?**

No Chief. This feature is not enabled yet.

**11. HOW DO I FUND MY WALLET VIA BANK TRANSFERS?**

i. Login to your internet or mobile banking platform

ii. Select Inter-Bank or Transfer to Other Banks option.

iii. Search for Wema Bank in the list of available banks.

iv. Input your Glover Account Number

v. The name on the account would be “Glover - Username”

**SECURITY**

**HOW CAN I SET UP MY PIN?**

- On your ***‘Dashboard’*** click on ***‘Settings’***

- Click on ***‘Security’***

- ‘***Set up PIN’*** of your choice and

- ‘***Confirm PIN’***.

**2. HOW CAN I RESET MY PIN?**

- Click on ***‘Settings’*** on your ***‘Dashboard’***.

- Select the ***‘Security’*** option.

- Click on the ***‘Reset Pin’*** option,

- Input your Password,

- Click on ***‘confirm’*** and check your mail for your new pin.

**3. HOW CAN I CHANGE MY PIN (WHEN I KNOW MY PIN)?**

- Click on ***‘Settings’*** on your ***‘Dashboard’***

- Select the ***‘Security’ Option,***

- Click on ***‘Change Pin’***

- Input your Old pin

- Click on Continue

- Input your preferred 4-digit pin.

- Confirm your preferred 4-digit pin

- Click on ***‘Finish’*** and your new pin will be saved.

**4. HOW CAN I CHANGE MY PIN (WHEN I DON’T KNOW MY PIN)?**

- Click on ***‘Settings’*** on your ***‘Dashboard’***

- Select the ***‘Security’*** Option,

- Click on ‘***Reset Pin’*** ***(refers to how to reset my pin)***

- Click on ***‘Change*** ***Pin’***

- Input the pin that was sent to your email

- Click on ***‘Continue’***

- Input your preferred 4-digit pin.

- Confirm your preferred 4-digit pin

- Click on ***‘Finish’*** and your new pin will be saved.

**5. HOW DO I GET AN OTP?**

On GLOVER, ensure you have a registered phone number that gets verified and you also have access to your BVN phone number.

**6. I HAVE REQUESTED FOR AN OTP, BUT I’M YET TO RECEIVE IT, WHY?**

- Check your profile, to update your account with a valid mobile number, OR
- Check in with your network provider, as OTP's are sent instantly to all registered phone numbers.
- When this doesn't work, ensure your number is not on Do Not Disturb (DND).

**7. HOW TO DEACTIVATE A NUMBER FROM DND:**

To Unsubscribe from DND (Do Not Disturb) for all networks in order to receive OTP:

- For MTN Lines; ***Text STOP to 2442*** and after 5 minutes ***Text ALLOW to 2442***.

- For Airtel Lines ***Text Stop to 2442*** and after 5 minutes ***Text Out to 2442***.

- For GLO Lines ***Text Stop to 2442*** and after 5 minutes ***Text CANCEL to 2442***.

- For 9MOBILE Lines ***Text STOP to 2442*** and after 5 minutes ***Text START to 2442***.

**8. WHY IS MY PIN NOT WORKING?**

Ensure you are putting in the right Pin. If the situation persists,

kindly reset your pin.

**9. HOW DO I RESET MY PASSWORD?**

- Click on ***‘Settings’*** on your ***‘Dashboard’.***

- Choose the ***‘Security’*** option.

- Click on ***‘Reset Password’***

- Input your old password

- Input your preferred password

- Verify your new password

- Click on ***“Save”.***

**10. ARE MY PERSONAL DETAILS SAFE ON THE WEBSITE?**

GLOVER prides herself to ensure the website is secure, safe and convenient for her customers.

Rest assured, we are reliable and confidential with every detail logged on the website.

**11. CAN MY ACCOUNT BE HACKED?**

No, Chief. No one has access to your account, not even us.

We always look out for our customers and ensure that your account is secured from malicious intentions.

**12. HOW DO I RECEIVE A GIFT CARD I PURCHASED?**

When a gift card purchase is made, the redeem code is sent to the customer’s email address that is registered on the website. Please ensure your account is registered with a valid email address.

**13. HOW TO CHANGE YOUR NIGERIAN APPLE ID TO A USA ID:**

Make sure you are signed out from the iTunes application on your computer or phone.

– Preferably, scroll down to the bottom of your iTunes screen and

click ***“Change Country”.*** Select the United States.

– Click on ***‘App Store’***

– Scroll down to the section labeled ***“Free Apps”*** on the right side of iTunes

– Select any ***‘FREE App’*** - I chose Facebook Messenger.

- Click on the ***“Free”*** icon.

**The following screen pops up;**

– Click on ***“Create New Account”***

Ensure you are still in the United States store. Look at the portion highlighted in the image above.

– Select ***“None”*** as Payment Method.

**Notice in the image below that your Country/Region is still displayed as the United States.**

– Click ***“Continue”*** to get the screen displayed below.

A verification email will be sent to your chosen email address.

**14. WHAT IS TWO FACTOR AUTHENTICATION?**

Two-Factor authentication is a double verification process.

It simply means that you will need a double confirmation before your account can be accessed.

This is usually via an OTP code or any other means of authorization.

**15. HOW CAN I ENABLE MY TWO-FACTOR AUTHENTICATION?**

- Download the Google Authenticator App on your mobile device (Android or iPhone).

- Click on ***‘Settings’*** on your ***‘Dashboard’***.

- Choose the ***‘Security’*** option.

- Select the ***‘Two-Factor Authentication’*** Option

- Click ***“next”.***

- Using the Google Authenticator App, Scan the QR code generated’ using the App.

- Click on ***‘Enable’***.

Then use the code from the Google Authenticator app whenever you want to log in, thereby verifying your account ownership.

**16. HOW CAN I DISABLE MY TWO FACTOR AUTHENTICATION?**

- Click on ***‘Settings’’*** on your ***‘Dashboard’***.

- Choose the ***‘Security’*** option.

- Select the ***‘Two Factor Authentication’*** Option

- Click ***“Disable”.***

**17. HOW CAN I DEACTIVATE MY ACCOUNT?**

- Click on ‘Settings’ from your ‘Dashboard’.

- Select the ‘Security’ option.

- Click on ‘Delete Account’.

Please be advised that after deleting your account, your details will no longer be available on our system after 30 days. Also, you can reactivate your account within 30 days.

**18. WHAT IS BVN?**

A BVN (Bank Verification Number) is a unique number that provides all account holders a unique identity within the banking system. It is a means of identification and essential for monetary transactions across all banking systems.

**19. HOW CAN I CHECK MY BVN?**

In order to know your Bank Verification Number (BVN),

- Dial ***\*565\*0#*** on your phone to check your Bank Verification Number (BVN).

**20. WHY DO I NEED TO UPGRADE MY ACCOUNT?**

With an upgraded account, you are qualified for VIP treatment with an almost unlimited amount in withdrawals.

**21. HOW CAN I UPGRADE MY ACCOUNT?**

Currently, the website has a three-step verification process.

- Step One; **E-mail Verification** which entitles you to make a withdrawal and other transactions

***of 10,000 (Per time) and 10,000 (Per day).***

- Step Two; **BVN Verification** which entitles you to make withdrawals and other transactions as

high as ***500,000 (Per time) and 2,000,000 (Per day).***

- Step Three; ***Upload a Government - Issued ID*** which enables you to withdraw and carry out other

transactions as high as ***2,000,000 (Per time) & 5,000,000 (Per day).***

**You can see all the processes once you click on**

* ***‘Settings’*** on your ***‘dashboard’***.
* Click on ***‘Verification’***

**22. HOW LONG WILL IT TAKE FOR VERIFICATION USING MY GOVERNMENT ISSUED IDENTITY CARD?**

Once your Government ID has been uploaded, verification would be processed in less than 1hours

**23. WHY CAN’T I COME TO YOUR OFFICE TO TRADE?**

We are an e-commerce company. Therefore, all transactions are done online.

However, we do have various walk-in centers where you can visit.

**24. WHY CAN’T WE TRADE ON SOCIAL MEDIA?**

Those are not the appropriate platforms for our type of transactions.

For secure, safe and seamless transactions, you can log in to our website; www.gloverapp.co to

carry out all your transactions.

**25. WHAT DOES IT MEAN FOR MY ACCOUNT TO BE BLOCKED**
Chief, it means you’ve attempted to log into your account up to 5 times using incorrect login details.

**26. WHAT DOES IT MEAN FOR MY PROOF OF LIFE TO BE BLOCKED**
Chief, it means the proof of life selfie you took doesn’t match the photo on your government-issued ID card.

Kindly follow these steps to ensure you don’t get blocked:
- The proof of life has to be a real person, not a picture
- Selfie must be taken in a well-lit environment, not wearing accessories that can alter the appearance (e.g mask, glasses)
- The selfie must be taken with your eye directly looking into the camera.
- The selfie must show your ears.

**27. HOW DO I CHANGE MY PERSONAL INFORMATION**
To change your personal information, kindly send an email with your request to support@gloverapp.co

**TOP - UP**
**1. HOW DO I CONVERT MY ACCESS AIRTIME TO CASH**
- On your dashboard, click on 'Top-up"
- From the options, click on airtime to cash
- Choose the network provider you would like to send airtime from and fill in the required informations.
- You will be provided with a number to send the airtime to.
- Please note that you are not required to save the phone number, you would be given a new number at every-time you want to make a transaction.
- Also don’t forget to take a screenshot of a successful transaction to be uploaded as a proof.

**2. WHY IS MY REFILL TRANSACTION DELAYED**
Your refill transaction could have been delayed due to a system downtime or service interruption. But we can fix this. Kindly raise a ticket [here](http://support.gloverapp.co/support/tickets/new) and we would resolve this issue.

**GREENDOT AND PAYPAL**
To know more about this, please chat up our representive on Whatsapp <https://wa.link/d10mxd>